

Fill in this information to identify the case:Debtor 1: James Ray GrayDebtor 2: _____
(Spouse, if filing)United States Bankruptcy Court for the: District of Nevada (Las Vegas)Case number 14-12933-abl**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.**Part 1: Mortgage Information****Name of creditor:** Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1**Court claim no. (if known):** 4**Last 4 digits of any number you use to identify the debtor's account:** 3707**Property address:** 701 Sunny Place
Number StreetLas Vegas, NV 89106
City State ZIP Code**Part 2: Prepetition Default Payments***Check one:*

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment*Check one:*

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08 / 01 / 2019
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: / /
MM / DD / YYYY

Debtor 1 James Ray Gray
First Name Middle Name Last NameCase number (if known) 14-12933-abl

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

Ace C. Van Patten (11731)
Signature

Date July 9, 2019

Print Ace C. Van Patten Title Attorney for Creditor
First Name Middle Name Last Name

Company Tiffany & Bosco, P.A. / 19-73126

If different from the notice address listed on the proof of claim to which this response applies:

Address 10100 W. Charleston Boulevard, Suite 220
Number Street
Las Vegas, NV 89135
City State ZIP Code

Contact phone 702-258-8200

Email pocnotifications@tblaw.com

1 **T I F F A N Y & B O S C O**
2 P.A.

3 Jason C. Kolbe, Esq.
4 Nevada Bar No. 11624
5 Ace Van Patten, Esq.
6 Nevada Bar No. 11731
7 10100 W. Charleston Boulevard, Suite 220
8 Las Vegas, NV 89135
9 Telephone: 702 258-8200
10 Fax: 702 258-8787
11 nvbk@tblaw.com

12 **Attorney for Secured Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
13 Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for
14 NNPL Trust Series 2012-1**

15 19-73126

16 **UNITED STATES BANKRUPTCY COURT**

17 **DISTRICT OF NEVADA**

18 In Re:

19 James Ray Gray
20 Debtor.

21 BK Case No.: 14-12933-abl

22 Chapter 13

23 **CERTIFICATE OF MAILING**

24 1. On July 9, 2019 I served the following document(s):

25 **Response to Notice of Final Cure**

26 2. I served the above-named document(s) by the following means to the persons as listed
below:

27 **■ a. ECF System:**

28 Janet Trost
29 janettrostesq@aol.com
30 Attorney for Debtor

1 Kathleen A Leavitt
2 courtsecf3@las13.com
3 Trustee

4 ■ **b. United States mail, postage fully prepaid:**

5 James Ray Gray
6 701 Sunny Place
7 Las Vegas, NV 89106

8 Debtors

9 □ **c. Personal Service**

10 □ For a party represented by an attorney, delivery was made by handing the
11 document(s) to the attorney's office with a clerk or other person in charge, or if no
12 one is charge by leaving the document(s) in a conspicuous place in the office.
13 □ For a party, delivery was made by handing the document(s) to the party or by
14 leaving the document(s) at the person's dwelling house or usual place of abode with
15 someone of suitable age and discretion residing there.

16 □ **d. By direct mail (as opposed to through the ECF System)**

17 Based upon the written assignment of the parties to accept service by email or a court
18 order. I caused the document(s) to be sent to the persons at the mail addresses listed
19 below. I did not receive, within a reasonable time after the transmission, any
20 electronic message or other indication that the transmission was unsuccessful.

21 □ **e. By fax transmission** (*List persons and fax numbers. Attach additional paper if
22 necessary*)

23 Based upon the written assignment of the parties to accept service by fax transmission
24 or a court order. I faxed the document(s) to the persons at the fax numbers listed
25
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1 below. No error was reported by the fax machine that I used. A copy of the record of
2 the fax transmission is attached.

3 **f. By messenger** (*List persons and addresses. Attach additional paper if
4 necessary*)

5 I served the document(s) by placing them in an envelope or package addressed to the
6 persons at the addresses listed below and providing them to a messenger for service.

7 **I declare under penalty of perjury that the foregoing is true and correct.**

8 DATED this 9th day of July, 2019.

9 By: /s/ Cortney Massey

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